

THE METROPOLITAN SEWER DISTRICT OF GREATER CINCINNATI HAMILTON COUNTY, OHIO

SANITARY SEWER NO. 5484 C.I.P. NO. 2003-23

WATER IN BASEMENT 3012 WESTKNOLLS LANE, CITY OF CINCINNATI

WIB NO. 20042350

INDEX OF SHEETS:

7. T.

DESCRIPTION

TITLE SHEET BASEMENT PLAN SITE SEWER DETAILS

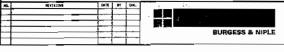
MISC SITE SEWER DETAILS ELECTRICAL DETAILS

DRAWINGS PREPARED BY:

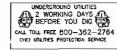
BURGESS & NIPLE, INC. 312 PLUM STREET, 12TH FLOOR CINCINNAT, CHIG 45202 PHONE 513-579-0042 FAX 513-579-0321



VICINITY MAP



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DESIMED ON:	TLZ
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APPROVED BY:	82
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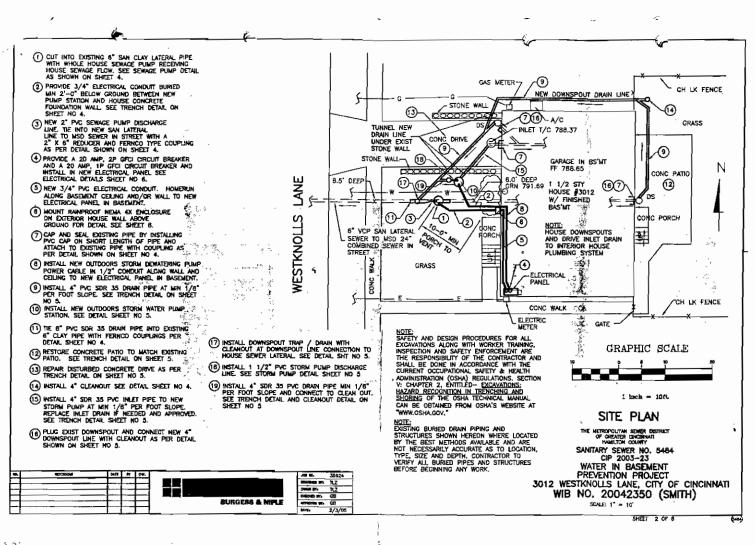


PROPERTY OWNER:

FLORENCE V SMITH 3012 WESTKHOUS LANE CINCINNATI, OHIO 45211 PHONE 513-861-4599

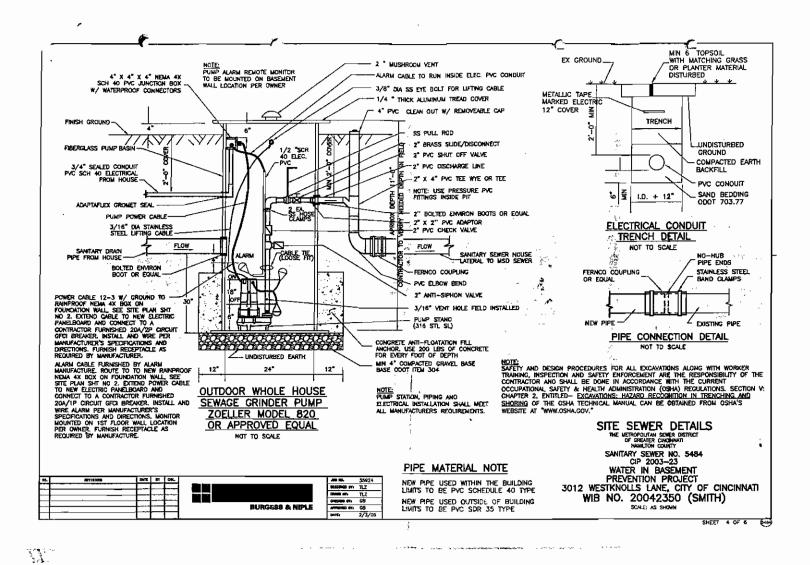
PLANS APPROVED BY:

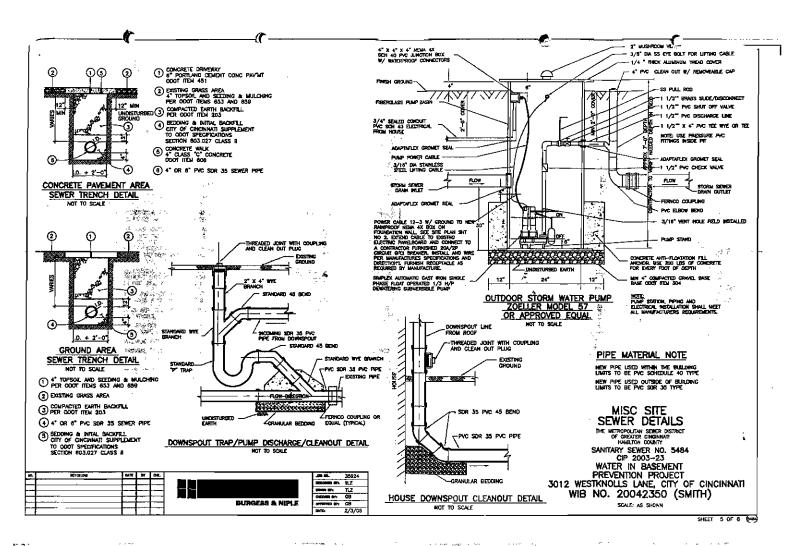
SANITARY SEWER NO. 5484
CIP 2003-23
WATER IN BASEMENT
PREVENTION PROJECT
3012 WESTKNOLLS LANE, CITY OF CINCINNATI
WIB NO. 20042350 (SMITH)
SCALE AS SHOWN

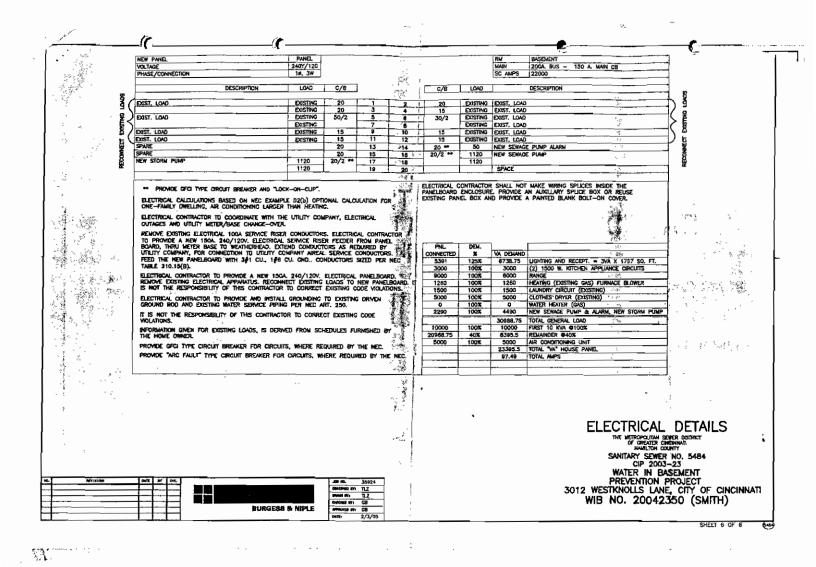


BURGESS & NIPLE

GRAPHIC SCALE







COURT OF COMMON PLEAS CIVIL DIVISION HAMILTON COUNTY, OHIO

KELVIN JENKINS

3012 West Knolls

Cincinnati, Ohio 45211

Plaintiff

COPY FILED CLEAK OF COUNTS

OCT 16 2006

GREGORY HARTMANN COMMON PLEAS COURTS

VS.

HAMILTON COUNTY BOARD OF COUNTY COMMISSIONERS C/O HAMILTON COUNTY

PROSECUTOR

138 East Court Street

Cincinnati, Ohio 45202

and

CITY OF CINCINNATI

C/O Rita McNeil

City Solicitor

214 City Hall

801 Plum St.

Cincinnati, Ohio 45202

and

METROPOLITAN SEWER

DISTRICT OF GREATER

CINCINNATI

C/O Rita McNeil

City Solicitor

214 City Hall

801 Plum St.

Cincinnati, Ohio 45202,

and

Case No. 4 (16 (18 9 7 (1

COMPLAINT

METROPOLITAN SEWER
DISTRICT OF GREATER
CINCINNATI
C/O HAMILTON COUNTY
PROSECUTOR
230 E. 9th St.
Suite 4000
Cincinnati, Ohio 45202
and
John and Jane Does

John and Jane Does

Employees 1-50 of the City of:
Cincinnati and/or Hamilton County:
and/or Metropolitan Sewer District of:
Greater Cincinnati:
Defendants:
Names and addresses unknown:

Defendants:

Now comes the Plaintiff, by and through counsel, and for his Complaint states as follows:

PARTIES

- 1. The Plaintiff, Kelvin Jenkins, is the owner of real estate located at 3012 West Knolls, Cincinnati, Ohio 45211.
- 2. The Defendant, Hamilton County Board of County Commissioners
 [hereinafter referred to as 'County'] is a political subdivisions organized
 pursuant to the laws of the State of Ohio.
- 3. The Defendant, City of Cincinnati [hereinafter referred to as 'City'] is a municipal corporation organized pursuant to the laws of the State of Ohio and was the administrator of the Water in Basement program through the Metropolitan Sewer District.
- 4. The Defendant, Metropolitan Sewer District [hereinafter referred to as 'MSD'] of occurr Cincinnati is a County Sewer District which is administered, managed and operated by the Defendant City of Cincinnati pursuant to a contract between the City and County Defendants for the benefit

- of the residents of Hamilton County and as such is either a Political Subdivision of the State of Ohio or is a "District" of the Defendant County.
- 5. At all times relevant to this matter the Defendants John & Jane Doe
 Employees 1-50 of the Defendants County, City and MSD, were employees of
 said Defendants and involved in the maintenance, operation and management
 of the Sewer system for the residents of Hamilton County, Ohio

FACTS

- 6. The allegations contained in paragraphs 1 through 5 are incorporated herein as if fully rewritten.
- 7. On or about June 9, 2004, as a result of the requirements of the 'Clean Water Act' the United States of America, State of Ohio, The Ohio Valley Sanitation Commission along with the City and the County entered into a Consent Decree in the United States District Court for the Southern District of Ohio whereby the City and County agreed to, inter-alia, institute a program called the Water in Basement program [hereinafter referred to as 'WIB'] to compensate residents for damages to their property caused by sewer back-ups/surcharges [hereinafter referred to as 'back-ups'].
- 8. By entering into the above-mentioned consent decree the Defendants have waived any claims to sovereign immunity as to claims submitted pursuant to the WIB program.
- 9. The express terms of the Consent Decree require the Defendant to allow the WIB claimants to pursue their remedy in State Court subject only to the damage limitation contained in the provisions of R.C. §2744.05.
- 10. On or about October 18, 2004, the sewer system operated by the Defendants backed up into the basement of the Plaintiff causing severe property damage to the finished basement at the Plaintiff's residence and to personal property of the Plaintiff which has rendered the beautiff whic
- 11. The sewer back-up was the type of event contemplated by the Consent Decree and subject to the recovery of damages pursuant to the WIB program.

- In an attempt to repair the back up problem with the sewer system the 12. Defendants erected sewer pumps on the property of the Plaintiff in a manner which severely diminishing the value of the Plaintiff's property.
- The Defendant's were negligent and/or reckless and/or willful or wanton in 13. their failure to properly care and maintain their sewer system which was the proximate cause of the damages to the Plaintiff's property.
- 14. The Defendants accepted full responsibility for said back-up and the subsequent damages and requested that the Plaintiff submit a claim for damages through the WIB program which was set up pursuant to the abovementioned Consent Decree.
- The Plaintiff complied with all of the requirements of the WIB program and 15. retained the services of Able Services restoration, Inc. [hereinafter referred to as 'Able'] to repair the damages to his property.
- 16. The Plaintiff submitted a repair estimate from Able to the Defendants in the amount of \$28,921.53.
- In his claim, the Plaintiff also requested damages for the destruction of several 17. items of furniture in the amount of \$2,500.00.
- 18. The erection of sewer pumps in the Plaintiff's front yard diminished the value of the Plaintiff's property in an amount in excess of \$4,000.00. Plaintiff provided the Defendants with an appraisal estimate to support this loss.
- 19. The value of the Plaintiff's loss of use of his basement has exceeded \$5,000.00.
- 20. Therefore on March 6, 2006 in compliance with the WIB program, the Plaintiff submitted a claim to the City in the amount of \$45,000.00 pursuant to its responsibility as administrators of the WIB program.
- The City refused to pay the amount of the claim and instead sought to pay a 21. much smaller amount which would not cover the damages incurred by the Plaintiff to repair his property and ecover its value.

COUNT ONE

22. Paragraphs one through twenty-one are hereby incorporated herein as if fully rewritten.

23. The Defendants have wrongfully refused to compensate Plaintiff for reasonable damages incurred as a result of the back-up.

WHEREFORE, the Plaintiffs pray for judgment against the Defendants, jointly and/or severally as follows:

- 1. Compensatory damages in an amount in excess of \$45,000.00;
- 2. Punitive or exemplary damages, costs, expenses, attorney fees and/or lost wages in an amount determined at trial;
- Any and all relief the Court deems just and equitable. 3.

Respectfully submitted,

HARMON, DAVIS & ASSOCIATES

Arthur W. Harmon, Jr. (#0022221)

Trial Attorney for Plaintiff

1200 Cypress Street Cincinnati, Ohio 45206

Telephone: 513-241-1991 Facsimile: 513-333-4768 Email: hda@cinci.rr.com Attorney for Plaintiffs

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050275-CINTI-SCOPE

Able Services Restoration, Inc.

4404 Harrison Ave. Cmcmnati, OH 45241 (513)481-1583 - 513-481-1588(fax) e-mail-ablescrytees@yahoo.com Website_www.ableservices.com

050275-CINTI-SCOPE

Room: BASEMENT Subroom 1: Offset			LxWxH 25'6" LxWxH 15'6"	x 10 '0" x 8 '0"	
Subroom 2: Offset 1,200.00 SF Walls 521.75 SF Floor 388.00 SF Long Wall	521.75 SF Ceili 57.97 SY Floo 212.00 SF Shor	ning	LxWxH 7'6" x 3'0" x 8'0" 1,721.75 SF Walls & Ceiling 150.00 LF Floor Perimeter 150.00 LF Ceil. Perimeter		
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL	
STRUCTURAL					
1. Clean floor	521.75 SF	0.00	0.25	130.44	
2. R&R Vinyl tile	556.00 SF	0.61	2.83	1,912.64	
3. Floor preparation for sheet goods	521.75 SF	0.00	0.55	286.96	
4. R&R Paneling	1,200.00 SF	0.19	2.35	3,048.00	
5. R&R Baseboard - 2 1/4"	150.00 LF	0.19	2.01	330.00	
6. Seal & paint baseboard	150.00 LF	0.00	0.92	138.00	
7. Disinfect affected wall/ceiling framing	1,200.00 SF	0.00	0.20	240.00	
8. Seal stud wall for odor control	1,200.00 SF	0.00	0.70	840.00	
9. Content manipulation charge - per hour	16.00 HR	. 0.00	26.76	428.16	
10. Stain & finish trim	210.00 LF	0.00	0.82	172.20	
11. Seal & paint trim	150.00 LF	0.00	0.56	84.00	
12. Detach & Reset Heat/AC register	2.00 EA	0.00	0.00	10.90	
13 Clean register - heat / AC	2.00 EA	0.00	3.08	6.16	
14. Panel trim(around bulkheads, and inside and outside corners)	1.00 EA	0.00	420.00	420.00	
15. Stain & finish trim	320.00 LF	0.00	0.82	262.40	
16. R&R laterior door unit	2.00 EA	13.37	148.66	323.96	

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4104 Hamson Avc Cincinnati, OH. 45211 (513)481-1583 513-481-1588(fax) e-mail ableservices@yahoo.com Website: www.ableservices.com

CONTINUED - BASEMENT

DESCRIPTION	QNTY	REMOVE	RIPLACE	ТОТА1.
17. Stain & finish doorslab only (perside)	4.00 EA	0.00	22.86	91.44
18. Clean door/window opening (perside)	4.00 EA	0.00	6.09	24.36
19. Paint door or window opening (per side)	4.00 EA	0.00	12.37	49.48
20. Detach & Reset Handrail - wall mounted	12.00 LF	0.00	0.00	48.96
21. Stain & finish handrail - wall mounted	12.00 LF	0.00	0.85	10.20
22. Frame around electric service box and alarm system	1.00 EA	0.00	175.00	175.00
23. Contents - move out then reset - Extra large room	1,00 EA	0.00	101.06	101.06
24. R&R Batt insulation - 10" - R30	1,200.00 SF	0.25	0.87	1,344.00
25. R&R Cabinetry - lower (base) units	13.50 LF	6.81	112.45	1,610.02
26. Detach & Reset Light fixture-Wall Lights	3.00 EA	0.00	0.00	74.16
27. Clean light fixture	3.00 EA	0.00	4,97	14.91
28. Clean Hard Furn	16.00 HR	0.00	28.50	456.00
29. Clean Misc Contents	12.00 HR	0.00	28.50	342.00
Structural Totals.				12,975.41
Rooin Totals: BASEMENT				12,975.41

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4104 Harrison Ave Cincinnati, OH 45211 (513)481-1583 - 513 481-1588(fax) e-mail- ableservices@yahoo.com Website: www.ableservices.com

Room: BATHROOM 224.00 SF Walls	48.75 SF Ceili	•	LxWxH 7'6" 272.75 SF Walls &	Ceiling
48.75 SF Floor 60.00 SF Long Wall	5.42 SY Floo 52.00 SF Shor	-	28.00 LF Floor Per 28.00 LF Ceil. Peri	
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
STRUCTURAL				
30. Disinfect affected wall/ceiling framing	1.00 EA	0.00	75.00	75.00
31. R&R 1/2" drywall - hung. taped, floated, ready for paint	112.00 SF	0.24	1.10	150.08
32 Seal then paint the walls (2 coats)	224.00 SF	0.00	0.50	112.00
33. Sink - single - Detach & reset	1.00 EA	0.00	55.95	55.95
34. Toilet - Detach & reset	1.00 EA	0.00	92.72	92.72
35. R&R Toilet seat	1.00 EA	3.03	23.03	26.06
36. Remove Vinyl tile	48.75 SF	0.61	0.00	29.74
37. Vinyl tile	56.00 SF	0.00	2.83	158.48
38. R&R Baseboard - 2 1/4"	28.00 LF	0.19	2.01	61.60
39. Seal & paint baseboard	28.00 LF	0.00	0.92	25.76
40. Detach & Reset Interior door unit	1.00 EA	0.00	0.00	42.45
41. Clean door (per side)	2.00 EA	0.00	3.43	6 86
42. Paint door slab only (perside)	2.00 EA	0.00	16.32	32.64
43. R&R Casing	1.00 EA	2.99	28.04	31.03
44. Paint door or window opening (per side)	1.00 EA	0.00	12.37	12.37
45. Floor pre, aration for sheet goods	48.75 SF	0,00	0.55	26.81
Structural Totals:				939.55

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CONTINUED - BATHROOM

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Room Totals: BATHROOM				939.55
Room: UTILITY ROOM Subroom 1: Offset 568.00 SF Walls 150.50 SF Floor 172.00 SF Long Wall DESCRIPTION	150.50 SF Ceili 16.72 SY Floo 112.00 SF Shor QNTY	nng		rimeter
STRUCTURAL	— _∀	-		
46. R&R Paneling	96.00 SF	0.19	2.35	243.84
47. Disinfect affected wall/ceiling framing	1.00 EA	0.00	75.00	75.00
48. Clean floor	150.50 SF	0.00	0.25	37.63
49. Paint door slab only - full louvered (per side)	4.00 EA	0.00	24.99	99.96
50. Seal then paint the walls (2 coats)	568.00 SF	0.00	0.50	284.00
51. Extra fee to paint around obstacles (pipes, vents etc)	568.00 SF	0.00	0.35	198.80
52. Washing machine - Remove & reset	1.00 EA	0.00	20.10	20.10
53. Dryer - Remove & reset	1.00 EA	0.00	18.10	18.10
54. Clean furnace - forced air	1.00 EA	·: 00	24.76	24.76
55. Clean water heater	1.00 EA	0.00	11.09	11.09

050215-CINTI-SCOPE



050275-CINTI-SCOPE

Able Services Restoration, Inc.

4104 Harrison Ave. Cincinnati, OH. 45211 (513)481-1583 - 513-481-1588(fax) e-mail- ableservices@yahoo.com Website: www.ableservices.com

CONTINUED - UTILITY ROOM

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL	
56. Contents - move out then reset	J.00 EA	0.00	33.69	33.69	
Structural Totals:				1.046.97	
Room Totals: UTILITY ROOM				1,046.97	
Room: GARAGE 656.00 SF Walls 348.00 SF Floor 232.00 SF Long Wall DESCRIPTION	348.00 SF Ceil 38.67 SY Floo 96.00 SF Sho QNTY	oring	LxWxH 29'0" 1,004.00 SF Walls & 82.00 LF Floor Pe 82.00 LF Ceil. Per REPLACE	c Ceiling erimeter	
STRUCTURAL	\				
57. Clean floor	348.00 SF	0.00	0.19	66.12	
58. Disinfect affected wall/flooring and misc contents	543.37 SF	0.00	0.10	54.34	
Structural Totals:				120.46	
Room Totals: GARA Œ				120.46	
•,					
Room: General & Misc. DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL	
STRUCTURAL				•	
59. Dumpster load - Extra large	1.00 EA	471.82	0.00	471 82	
(). Portable storage unit - rental	2.00 MO	0.00	175.00	350.00	

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CONTINUED - General & Misc.

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
61. Portable storage unit - delivery & pickup	1.00 EA	0.00	235.00	235.00
Structural Totals:			4	1,056.82
Room Totals: General & Misc.				1,056.82
AREA Structural Totals:	A STATE OF THE STA			16,139.21
Line Item Subtotals: 050275-CINTI-SCOPE				16.139.21

050275 CINT' SCOPE 03/08/2006 Page, 7



4104 Hamson Ave. Cincinnati, OH, 45211 (513)481-1583 513-481 1588(fax) e-mail-ableservices@yahoo.com Website, www.ableservices.com

Adjustments for Base Service Charges	Adjustment
Campenter - Finish, Trim/Cabinet	68.24
Cleaning Technician	33.68
Dry wall Installer/Finisher	127.51
Electrician	75.02
Flooring Installer	69.24
Heating / A.C. Mechanic	90.41
Insulation Installer	71.78
Plumber	75.27
Painter / Wallpaperer	46.37
Total Adjustments for Base Service Charges:	657.52
Line Item Totals: 050275-CINTI-S COPE	16,796.73

Grand Total Areas:

2,648.00 1,069.00 852.00	SF Walls SF Floor SF Long Wall	1,069.00 118.78 472.00	SF Ceiling SY Flooring SF Short Wall	3,717.00 331.00 331.00	SF Walls & Ceiling LF Floor Perimeter LF Ceil. Perimeter
0.00 0.00	Floor Area Extenor Wall Area	0.00 0.00	Total Area Extenor Perimeter of Walls	0.03	Interior Wal! Area
0.00	Surface Area		Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length	0.00	Area of Face 1

050275 CINTI-SCOPE 03/08/2+15 Printe, 8



4104 Hamson Ave Cmcinnati, Olf. 45211 (513)481-1583 - 513-48) 1588(fax) e-mail- ableservices@yahoo.com Website: www.ableservices.com

Summary

			Statuti	au y	
Structural Items					16,139.21
Line Item Total					16,139.21
Total Adjustments for B	ase Service Charg	ges			657.52
Subtotal					16,796.73
Overhead	@	10.0%	x	16,796.73	1,679.67
Profit	@	10.0%	x	16,796.73	1,679.67
Grand Total					20,156.07
				- 1.d. /1 = 0	
		Bob Gosh	nom		



RESTORATION

ABLE SE

MAIN

BOKE

<u>.</u>

Client: Jenkins, Kelvin

Home: (513) 661-4599

Cellular:

(513) 293-2682

Property: 3012 Westknolls Lane

Cinti., OH 45211

•

Estimator: Bob Goshorn Business: (513) 481-1583

Business: 4104 Harrison Ave.

Cincinnati, OH 45211

Company: City Solicitor City of Cincinnati Business: (513) 771-5246

Business: 801 Plum St. Room 214

Cincinnati, OH 45202

Type of Estimate: Water Damage

Dates:

Date Est. Completed: 05/17/05

Estimate: 050275-5/4-B File Number: 050275-5/4

Claim Number 20042350



4104 Harrison Ave. Cincinnati, OH. 45211 (513)481-1583 513-481-1588(fax) e-mail- ableservices@yahoo.com Website: www.ableservices.com

050275-5/4-B

Room: BASEMENT Subroom 1: Offset Subroom 2: Offset 1,200.00 SF Walls 521.75 SF Floor 388.00 SF Long Wall	521.75 SF Ceil 57.97 SY Floo 212.00 SF Sho	oring	LxWxH 25'6" x 13'6" x 8'0" LxWxH 15'6" x 10'0" x 8'0" LxWxH 7'6" x 3'0" x 8'0" 1,721.75 SF Walls & Ceiling 150.00 LF Floor Perimeter 150.00 LF Ceil. Perimeter		
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL	
I. Clean floor	521.75 SF	0.00	0.25	130.44	
2. Clean Hard Furniure	12.00 HR	0.00	28.50	342.00	
3. Clean Miscellaneous Contents	24.00 HR	0.00	28.50	684.00	
4. R&R Vinyl tile	556.00 SF	0.61	2.83	1,912.64	
5. Floor preparation for sheet goods	521.75 SF	0.00	0.55	286.96	
6. R&R Paneling	1,200.00 SF	0.19	2.35	3,048.00	
7. R&R Baseboard - 2 1/4"	150.00 LF	0.19	2.01	330.00	
8. Seal & paint baseboard	150.00 LF	0.00	0.92	138.00	
9. Remove Acoustic ceiling tile	521.75 SF	0.35	0.00	182.61	
10. Acoustic ceiling tile	556.00 SF	0.00	2.75	1,529.00	
11. Disinfect affected wall/ceiling framing	1,200.00 SF	0.00	0.20	240.00	
12. Seal stud wall for odor control	1,200.00 SF	0.00	0.70	840.00	
13. Content manipulation charge - per hour	16.00 HR	0.00	26.76	428.16	
14. Portable storage unit - rental	2.00 MO	0.00	175.00	350.00	
15. Portable storage unit - delivery &	1.00 EA	0.00	235.00	235.00	
pickup					
16. Ceiling trim	150.00 LF	0.00	2.10	315.00	
17. Stain & finish trim	210.00 LF	0.00	0.82	172.20	
18. Seal & paint trim	150.00 LF	0.00	0.56	84.00	
19. Detach & Reset Light fixture	6.00 EA	0.00	0.00	148.32	
20. Clean recessed light fixture	6.00 EA	0.00	4.98	29.88	
21. Detach & Reset Heat/AC register	2.00 EA	0.00	0.00	10.90	
22. Clean register - heat / AC	2.00 EA	0.00	3.08	6.16	
23. Panel trim(around bulkheads, and inside and outside corners)	1.00 EA	0.00	420.00	420.00	
24. Stain & finish trim	\$20.00 LF	0.00	0.82	252.40	
25. R&R Interior deer unit	2.00 EA	13.32	148.66	323 96	
26. R&R Door lockset - interior	2.00 EA	3.21	42.31	904	
27. Stain & finish door slab only (per side)	4.00 EA	0.00	22.86	91.44	
_3. Clean door / window opening (per <ide)< td=""><td>4.00 EA</td><td>0.00</td><td>6.60</td><td>24.36</td></ide)<>	4.00 EA	0.00	6.60	24.36	



4104 Harrison Ave. Cincinnati, OH. 45211 (513)481-1583 513-481-1588(fax) e-mail- ableservices@yahoo.com Website: www.ableservices.com

CONTINUED - BASEMENT

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
29. Paint door or window opening (per side)	4.00 EA	0.00	12.37	49.48
30. Detach & Reset Handrail - wall mounted	12.00 LF	0.00	0.00	48.96
31. Stain & finish handrail - wall mounted	12.00 LF	0.00	0.85	10.20
32. Frame around electric service box and alarm system	1.00 EA	0.00	175.00	175.00
33. Install access panel(s) to alarm and electric systems	1.00 EA	0.00	135.00	135.00
34. PERMITS AND FEES-Special for circumstances	1.00 EA	0.00	350.00	350.00
35. Contents - move out then reset - Extra large room	1.00 EA	0.00	101.06	101.06
36. R&R Batt insulation - 10" - R30	1,200.00 SF	0.25	0.87	1,344.00
37. Clean Sofa	1.00 EA	0.00	95.00	95.00
38. R&R Cabinetry - lower (base) units	13.50 LF	6.81	112.45	1,610.02
39. R&R Countertop - post formed plastic laminate	13.50 LF	1.84	33.05	471.02
40. Detach & Reset Light fixture-Wall Lights	3.00 EA	0.00	0.00	74.16
41. Clean light fixture	3.00 EA	0.00	4.97	14.91
42. Clean Hard Furn	16.00 HR	0.00	28.50	456.00
43. Clean Misc Contents	12.00 HR	0.00	28.50	342.00

Room Totals: BASEMENT 17,933.28

Room: BATHROOM		,	LxWxH 7'6"	x 6'6" x 8'0"
224.00 SF Walls	48.75 SF Ceil	ing	272.75 SF Walls &	Ceiling
48.75 SF Floor	5.42 SY Floo	oring	28.00 LF Floor Pe	rimeter
60.00 SF Long Wall	52.00 SF Shor	rt Wall	28.00 LF Ceil. Per	imeter ,
DESCRIPTEON	QNT	REMOVE	REPLACE	TOTAL
44. Disinfect affected wall/ceiling framing	1.00 EA	0.00	75.00	75.00



Able Services Resto. ...ion, Inc.

4104 Harrison Ave. Cincinnati, OH. 45211 (513)481-1583 513-481-1588(fax) e-mail- ableservices@yahoo.com Website: www.ableservices.com

CONTINUED - BATHROOM

DESCRIPTION	PTION QNTY		REPLACE	TOTAL	
45. R&R 1/2" drywall - hung, taped, floated, ready for paint	112.00 SF	0.24	1.10	150.08	
46. Seal then paint the walls (2 coats)	224.00 SF	0.00	0.50	112.00	
47. Sink - single - Detach & reset	1.00 EA	0.00	55.95	55.95	
48. Clean sink	1.00 EA	0.00	6.09	6.09	
49. Toilet - Detach & reset	1.00 EA	0.00	92.72	92.72	
50. Clean toilet	1.00 EA	0.00	10.21	10.21	
51. R&R Toilet seat	1.00 EA	3.03	23.03	26.06	
52. Remove Vinyl tile	48.75 SF	0.61	0.00	29.74	
53. Vinyl tile	56.00 SF	0.00	2.83	158.48	
54. R&R Baseboard - 2 1/4"	28,00 LF	0.19	2.01	61.60	
55. Seal & paint baseboard	28.00 LF	0.00	0.92	25.76	
56. Detach & Reset Interior door unit	1.00 EA	0.00	0.00	42.45	
57. Clean door (per side)	2.00 EA	0.00	3.43	6.86	
58. Paint door slab only (per side)	2.00 EA	0.00	16.32	32.64	
59. R&R Casing	1.00 EA	2.99	28.04	31.03	
60. Paint door or window opening (per side)	1.00 EA	0.00	12.37	12.37	
61. Floor preparation for sheet goods	48.75 SF	0.00	0.55	26.81	

Room Totals: BATHROOM	955.85

Room: UTILITY ROOM	LxWxH 7'0'	' x 7'0" x 8'0"		
Subroom 1: Offset			LxWxH 14'6'	' x 7'0" x 8'0"
568.00 SF Walls	150.50 SF Ceili	ng	718.50 SF Walls &	Ceiling
150.50 SF Floor	16.72 SY Floo	rìng	71.00 LF Floor Pe	rimeter
172.00 SF Long Wall	. 112.00 SF Short	: Wall	71.00 LF Ceil. Per	rimeter
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
62. Lack Paneling	96.00 SF	0.19	2.35	243.84
63. Disinfect affected wall/ceiling framing	1.00 EA	0.00	75.00	75.00
64. Clean floor	150.50 SF	0.00	0.25	37.63

050275-5/4-B 05/17/2005 Page: 4



4104 Harrison Ave. Cincinnati, OH. 45211 (513)481-1583 513-481-1588(fax) e-mail- ableservices@yahoo.com Website: www.ableservices.com

CONTINUED - UTILITY ROOM

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
65. Paint door slab only - full louvered (per side)	4.00 EA	0.00	24.99	99.96
66. Seal then paint the walls (2 coats)	568.00 SF	0.00	0.50	284.00
67. Extra fee to paint around obstacles (pipes, vents etc)	568.00 SF	0.00	0.35	198.80
68. Clean miscellaneous contents	6.00 HR	0.00	28.50	171.00
69. Clean washing machine	1.00 EA	0.00	18.59	18.59
70. Washing machine - Remove & reset	1.00 EA	0.00	20.10	20.10
71. Dryer - Remove & reset	1.00 EA	0.00	18.10	18.10
72. Clean Clothes dryer	1.00 EA	0.00	19.29	19.29
73. Clean furnace - forced air	1.00 EA	0.00	24.76	24.76
74. Clean water heater	1.00 EA	0.00	11.09	11.09
75. Contents - move out then reset	1.00 EA	0.00	33.69	33.69

Room Totals: UTILITY ROOM 1,255.85

Room: GARAGE			LxWxH 29'0"	x 12'0" x 8'0"
656.00 SF Walls	348.00 SF Ceil	ling	1,004.00 SF Walls &	Ceiling
348.00 SF Floor	38.67 SY Flo	oring	82.00 LF Floor P	erimeter
232.00 SF Long Wall	96.00 SF Short Wall		82.00 LF Ceil. Pe	rimeter
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
76. Clean floor	348.00 SF	0.00	0.19	66.12
77. Disinfect affected wall/flooring and misc contents	543.37 SF	0.00	0.10	54.34
78. Clean Misc Contents	24.00 HR	0.00	28.50	684.00

Room Totals: GARAGE 804.46

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Able Services Restormion, Inc.

4104 Harrison Ave. Cincinnati, OH. 45211 (513)481-1583 513-481-1588(fax) e-mail- ableservices@yahoo.com Website: www.ableservices.com

Room: General & Misc.	ONTV	DEMOVE	DEDL AGE	TOTAL
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
79. Dumpster load - Extra large	1.00 EA	471.82	0.00	471.82
80. Content manipulation charge - per hour	12.00 HR	0.00	26.76	321.12
81. Portable storage unit - rental	2.00 MO	0.00	175.00	350.00
82. Portable storage unit - delivery & pickup	1.00 EA	0.00	235.00	235.00
Room Totals: General & Misc.				1,377.94
Line Item Subtotals: 050275-5/4-B				22,327.38
Adjustments for Base Service Charges	-			Adjustment
Carpenter - Finish, Trim/Cabinet				68,24
Cleaning Technician				33.68
Drywall Installer/Finisher				127.51
Electrician				75.02
Flooring Installer				69.24
Heating / A.C. Mechanic				90.41
Insulation Installer				71.78
Plumber				75.27
Painter / Wallpaperer				46.37
Total Adjustments for Base Service Charges:				657.52

050275-5/4-B

Line Item Totals: 050275-5/4-B

05/17/2001 Page: 6

22,984.90



Able Services Restor ... ion, Inc.

4104 Harrison Ave. Cincinnati, OH. 45211 (513)481-1583 513-481-1588(fax) e-mail- ableservices@yahoo.com Website: www.ableservices.com

Grand Total Areas:

2,648.00	SF Walls	1,069.00	SF Ceiling	3,717.00	SF Walls & Ceiling
1,069.00	SF Floor	118.78	SY Flooring	331.00	LF Floor Perimeter
852.00	SF Long Wall	472.00	SF Short Wall	331.00	LF Ceil. Perimeter
0.00	Floor Area	0.00	Total Area	0.00	Interior Wall Area
0.00	Exterior Wall Area	0.00	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length	0.00	Area of Face 1

050275-1 1-B 05/17/2005 Page: 7



Able Services Restornation, Inc.

4104 Harrison Ave. Cincinnati, OH. 45211 (513)481-1583 513-481-1588(fax) e-mail- ableservices@yahoo.com Website: www.ableservices.com

Summary

Line Item Total Total Adjustments for Ba	se Service Cha	rges .			22,327.38 657.52
Subtotal					22,984.90
Overhead	@	10.0% x	ĸ	22,984.90	2,298.49
Profit	@	10.0% x	· ·	22,984.90	2,298.49
Grand Total				•	27 _i 581.88

Bob Goshorn

0502**75-5/4-**B

05/17/2005 Page: 8

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WARE CONSTRUCTION CO. IPANY, INC. 1823 HIGHLAND AVENUE • CINCINNATI, OHIO 45202 • (513) 651-9221

MARK A. WARE

CONTRACT

This agreement is made as of June 22, 2005 between the owner, Kelvin Jenkins, who resides at 3012 West Knolls Lane and the contractor, Ware Construction Company for repairs to property legally owned by the owner located at the same address.

The Owner and Contractor agree the contractor shall execute the work as described in the job specifications that are attached and become part of this contract as if fully rewritten here.

Owner and Contractor agree the work shall begin approximately 10-30 days from the date a signed contract is received and shall be substantially complete approximately 10 working days from the date of commencement. This completion schedule is contingent upon delays caused by weather, local authorities, unavailability of materials or any other unforeseen event outside the control of the contractor.

The Owner shall pay the Contractor for the contractor's performance of the contract the sum of \$26,759.74 subject to additions and deletions that may arise subsequent to the date of this contract. Any such additions and deletions will be documented by the contractor on a "change order form", the price to be agreed upon between both parties, and all other terms remain the same as this contract.

This contract may be withdrawn by the Contractor at any time prior to the start of work. The Owner may cancel this contract within three full business days plus the remaining portion of the date this contract is accepted by providing written notice to the Contractor within this time period.

Contractor will mail an invoice upon substantial completion of work. Final payment shall be due within ten days of the date on said invoice and shall be made by the owner. This contract is binding upon the owner for the full sum of the amount of repairs not withstanding any insurance policy deductible that the owner may have under the applicable insurance policy.

GENERAL CONDITIONS

- 1. Ware Construction Company will complete the work as specified in this document. Any additions, deletions or modifications to the specified work must be documented in writing and accomplished by agreement between the Owner and Ware Construction Co.
 - Workers are covered under Ohio State Worker's Compensation.
- 3. All personnel are covered under liability and property damage insurance in the amount of \$1,000,000.00 per occurrence and \$2,000,000.00 aggregate. Personal injury insurance in the amount of \$1,000,000.00 provided and \$5,000,000.00 umbrella coverage.
- 4. All work is quaranteed for 1 year from the completion date. This quarantee covers material and labor for that period. Owner agrees to notify Ware Construction Co. of the faulty repair items immediately upon discovering them and agrees to allow Ware Construction to complete corrective repairs.
- Materials used in the repairs will be of quality equal to or better that materials existing in the structure, provided Owner's insurance company agrees to pay for materials of like kind and quality. Ware Construction will provide applicable material allowances where needed. Materials requiring the owner's selection will be chosen from samples supplied by Ware Construction unless otherwise agreed.
- 6. Owner shall select paint colors, brands and finishes to be used. All painted areas will be properly prepared before painting. Only quality paints are to be used.
 - 7. Ware Construction Co. shall secure all applicable permits.
- 8. Ware Construction Co. is not responsible for additional work related to the specified work due to code upgrades mandated by local building authorities.
- All unused materials and construction debris are the property of Ware Construction Co. and will be removed from the premises.
- 10. Owner agrees to allow Ware Construction Co. reasonable access to the property for the purpose of completing repairs.
- 11. Owner agrees to allow Ware Construction Co. use of electric and water necessary to complete the work. The resulting costs are not part of the repair specifications and are the owner's responsibility.
 - 12. Upon completion of repairs, the job site will be left clean.
- 13. This contract may be withdrawn by Ware Construction Co. at any time prior to the commencement of repairs. This contract may be canceled by the owner within three full business days following the date of the signature on the specifications page of this document by providing written notification of contract cancellation to the address on the letterhead.
- 14. Subject to the laws of the applicable state, the Contractor may file a mechanics lien against the property if payment is not made under the terms of the contract upon completion of repairs in the event of a dispute regarding these repairs, the parties agree to submit the matter to an arbitrator to be agreed upon by both parties. The arbitrator's decision shall be binding. If the parties cannot agree upon an arbitrator, the parties may agree to allow the courts to appoint one. If the arbitration procedure cannot be agreed upon, the applicable court of law having jurisdiction shall resolve the dispute.

- 15. Stated quantities in the job specifications are for estimating purposes only. Actual quantities may vary. The estimate and job specifications are for the purpose of arriving at an agreeable total repair amount for this contract.
- 16. One third (1/3) of payment is due upon removal of paneling, ceiling tile, floor tile and any other miscellaneous work for preparation of new installations.
- 17. Final payment is due and payable within ten (10) days from receipt of the final invoice. Interest in the amount of 1½ % per month will be added to any invoice unpaid after ten (10) full days from receipt and every thirty (30) days thereafter.

SPECIFICATIONS

Other conditions or provisions:

1.	Specifications	are listed i	n the repai	r <mark>e</mark> stimate	which	is part of	this cor	tract.

Job Description: Bill for water damage in basement.

espectrully submitt	.ea		
Mere A.	. Ware	Date_	6-22-05

Acceptance: Signing this form indicates that the above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

、 Signature_	Kllv	N JEME	m Date	6-22-05
Signature_	1)		Date_	

Room (Main Room)

1xwxh25'6'x13'5''x8'

Subroom 1: Rear Area

1xwxh 156"x10'x8"

Subroom 2: Base of Stairs

1xwxh 76"x3'x8'

1200 SF walls 522 SF floor 388 SF long wall 522 SF Ceiling 58 SY flooring 210 SF short wall 1722 SF walls & ceiling 150 LF floor perimeter 150 LF ceiling perimeter

DESCRIPTION	QUANTITY	REMOVE	REPLACE	TOTAL
Contents - move out then reset	l ea	102.68	102.68	102.68
large quantity of items	1200 sf	.20	2.28	2,976.00
2. R & R paneling	150 lf	.22	2.14	354.00
3. R & R baseboard	150 lf	.00	1.12	168.00
4. Paint baseboard	16.00 hr	.00	29.00	464.00
5. Manipulation charge per hour	522.00 sf	.32	2.30	1,628.64
6. R & R acoustic ceiling tile	322.00 SI 2 ea	.00	7.75	15.50
7. Heat/AC register		12.50	12.50	150.00
8. Light fixture - detach & reset	6 ea	12.16	150.00	324.32
9 R & R pre-hung door	2 ea	.00	.00	70.00
10. Clean light fixture	3 ea	.00	.00 45.00	90.00
11. Install new door lock set	2 ea	.00	.30	150.60
12. Clean floor	522 sf			1,743.48
Remove & replace vinyl tile	522 sf	.56	2.78	261.00
14. Floor preparation for sheet goods	522 sf	.00	.50	1,160.00
Clean miscellaneous contents	40 hr	.00	29.00	696.00
16. Clean solid furniture & sofa	24 hr	.00	29.00	
17. Clean recessed light fixture	6 ea	.00	5.00	30.00
Disinfect wall & ceiling framing	1200 sf	.00	.25	300.00
Prep walls for odor control	1200 sf	.00	.68	816.00
20. Remove ceiling trim	150 lf	.00	3.40	510.00
21. Install pre-finished trim	210 lf	00	1.45	304.50
22. Stain & tinish door	4 ea	00	22.75	91.00
23. Clean door & windows	4 ea	00	7.00	28.00
24. Paint door & window openings	4 ea	.00	12.00	48.00
25. Frame closet around septic tank				
alarm and electrical panel	1 ea	.00	350.00	350.00
26. Install door for closet	I ea	.00	175.00	175.00
27. Paint closet door & frim	1 ea	.00	35.00	35.00
28. Remove and reset handrail	12 lf	50.00	.00	50.00
29. Clean and stain handrail	12 lf	.00	.80	15.00
30. R \approx R counter top	13.50 lf	1.80	3.00	510.30
31. R & R Base cabinets	13.50 If	7.22	115.00	1,649.97
32. Permit fees	1 ea	.00	.00	350.00
33. R & R Insulation R 13 3-1/2	1200 sq	.22	.85	1,284.00
Detach and reset wall light fixtures	3 ea	10.50	15.50	78.00
35. Trim paneling - inside & outside corners	l ea	.00	160.00	460.00
36. Ciean light fixtures	3 ea	4.50		<u>13.50</u>

TOTAL 17 152.49

Room: Bathroom I x w x t	7'8" x 6'x6" x 8'0"				
265.00 sf walls 51.6/ sf floor 110.00 long wall	51.67 sf ceiling 316.c 5.74 sy flooring 35 75.00 sf short wall 3	.33 If floor pe	erimeter		
 Toilet - Detach & Reset Single Sink - Detach & Reset R & R ½ drywall - hung, taped, floor ready for paint Disinfect damaged wall - ceiling of Prime & paint walls - 2 coats Clean sink & toilet R & R toilet seat R & R vinyl tile R & R base board Prime & paint base board 2 1/4 Detach & reset interior & frame Clean & paint door (per side) 	ited, nd framing 1. 5 1. 2.	1.00 1.00 110 sf 00 ea 220 sf - 1.67 sf 30.0 If 30.0 If 00 ea 00 ea	.00 .00 .24 .00 .00 .00 .00 3.00 .57 .15 .00	90.56 55.00 1.20 87.00 .55 15.00 25.00 2.85 2.10 .90 40.00 18.00	90.56 55.00 158.40 87.00 121.00 15.00 28.00 1/6.71 67.50 27.00 40.00 36.00
13. R & R casing14. Paint door opening (per side)15. Fioor preporotion for sheet goods		00 ea 2.00	2.85 51.67	28.00 18.00 .50	30.85 36.00 <u>25.84</u>
Room: Stairway				TOTAL	994.86
1. R & R carpet on steps	1.0		125.00	275.00.00	400.00
				TOTAL	400.00
Room: Laundry & utility room subroom 1: offset	7×7 × 14'6" :	7'6'' × 7 x 7'6''			
586.00 sf walls 150.00 sf floor 170.00 sf long wall	16.68	ceiling sy flooring short wall	70 lf fi	valls & ceiling oar perimeter eiling perimeter	
 R & R washing machine R & R dryer R & R paneling Disinfect walls & ceiling Clean room & floor Prime & paint walls Additional charge for painting arous wer pipe, etc. Paint full louvered door Clean washing machine 	1 7 5 nd water, 566 sf	.0 ea .0 ea 96 sf .0 ea 7.0 hr 566 sf .00 58	.00 .00 .20 .00 .00 .00	20.00 18.00 2.28 80.00 27.00 .55	20.00 18.00 238.08 80.00 189.00 311.30 95.12 25.00
10. Clean dryer11. Clean water heaper12. Clean furnace			15.00	23.00 25.00	23.00 15.00 25.00
					-

TOTAL 1254.58

Room: Garage	656 sf walls 348 sf floor 232 sf long wall	348 sf ceiling 38.67 sy flooring 96 sf short wall	82 lf	floor perimete floor perimete	r
 Clean garage co Clean floor Disinfect wall & f 	ontents loor where necessary	24.00 hr 348 sf 545 sf	.00 .00 .00	27.00 .20 .14	648.00 69.60 <u>76.30</u>
	· · · · · · · · · · · · · · · · · · ·			Totals	793.90
Room: General & M	liscellaneous				
 Dumpster load - Dumpster labor (Portable storage Portable storage 	cost	1.0 ea 14.00 2.0 mo 1.0 ea	40.00 00 00 00	.00 27.00 187.25 251.45	400.002. 378.00 374.50 <u>251.45</u>
				Totals	1,403.95

Summary

GRAND TOTAL	·				26 759 74
Profit		@	10.0% x	22,299.78	2,229.98
Subtotal, Overhead		@	10.0% x	22,299.78	22,229.78 2,229.98
Line Item Total					22,299.78

FROM:

David G. Beard

Real Property Appraisal Company

P.O. Box 29374

Cincinnati, Oh 45229-0383

Telephone Number: 513-861-7762

Fax Number: 513-861-7762

TO:

ATTORNEY ARTHUR HARMON ATTORNEY ARTHUR HARMON CINCINNATI, 0H 45206

Telephone Number: 241-1991

Fax Number:

Alternate Number:

E-Mall:

INVOICE

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	C. TE	
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	2/20/06	•
	REFERENCE	
archire popular marrie	Maria de la Caración de Caraci	
Internal Order #:		
Lender Case #:		
Loridor Case # .		
Client File #:		
Main File # on form:		,
main file # on form:		*
Other File # on form:		
Federal Tax ID:	31-134971	,

DESCRIPTION

Lender: ATTORNEY ARTHUR HARMON

Purchaser/Borrower: KELVIN JENKINS

SECTION AND ASSESSMENT OF THE PARTY OF THE P

Property Address: 3012 WESTKNOLLS LANE

City: CINCINNATI

County: HAMILTON

Legal Description: LOT 78 ORLAND ACS SUBDIVISION BLK C

Client: ATTORNEY ARTHUR HARMON

Zip: 45211

TOTAL DUE

200.00

FEES AMOUNT.
Full Appraisal 400.00

State: OH

接近

400.00 SUBTOTAL AMOUNT PAYMENTS Check #: Date: 11/5/2006 Description: PAID IN ADVANCE 200.00 Check #: Date: Description: Check #: Date: Description: **SUBTOTAL** 200.00

SUMMARY OF SALIENT FEATURES

	Subject Address	3012 WESTKNOLLS LANE		4
	Legal Description	LOT 78 ORLAND ACS SUBDIVISION BLK C		
NO	City	CINCINNATI	·	
SUBJECT INFORMATION	County	HAMILTON		,
CT INFO	State	ОН		
SUBJ	Zip Code	45211	**	
	Census Tract	88.00	-	
	Map Reference	ENCLOSED	•	
SALES PRICE	Sale Price	. N/A		-
SALES	Date of Sale	N/A	- - - -	
CLIENT	Borrower / Client	KELVIN JENKINS	(
Ü	Lender	ATTORNEY ARTHUR HARMON		
	Size (Square Feet)	1,102		
MTS	Price per Square Foot	3		
OF IMPROVEMENTS	Location	WESTWOOD		
F IMPR	Age	42 YRS.		
3	Condition	AVERAGE		
DESCRIPTIC	Total Rooms	6	•	
	Bedrooms	. 3		
	Baths	2		
ER	Appraiser	DAVID G. BEARD, RA	1	
APPRAISER	Date of Appraised Value	2/10/06		
VALUE	Final Estimate of Value	93,000		

Real Property Appraisal Company (513) 861-1162

Case 1:02-cv-00107-SAS Document 172-2 Filed 04/19/2007 Unit m Residential Appraisal Rep

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File#

		accurate, and adequately support	_			
Property Address 3012 WESTKNOLLS		City CINCINNATI			in Code 4521	1
Borrower KELVIN JENKINS	Owner of Public Reco	<u>rd</u>		inty HAMIL	TON	
Legal Description LOT 78 ORLAND AC	S SUBDIVISION BLK C			T	-	
Assessor's Parcel # 206-0012-0067		Tax Year 2004		. Taxes \$ 77		
Neighborhood Name WESTWOOD		Map Reference ENCLOS		sus Tract 88		
Occupant 🛛 Owner 🔲 Tenant 🔲 Vaca		\$ 8.24 URBAN FOREST	PUD HOASN	/A	per year	er month
Property Rights Appraised 🔀 Fee Simple	Leasehold Other (describe)			0514155	20500 004	451
Assignment Type Purchase Transaction		(describe) DETERMINE THI	E DAMAGEOF A	SEWER A	CESS DRA	HN
Lender/Client ATTORNEY ARTHUR I		INNATI, 0H 45206	of Abic commission		n NZ Na	
Is the subject property currently offered for sale			or this appraisar?	T (es 🔀 No	
Report data source(s) used, offering price(s), a	and date(s). MLS, PACE, CT. HO	JSE				
		to be to the state of the second second	[the control of the		alumin tunn not	
I ☐ did ☒ did not analyze the contract for	r sale for the subject purchase transaction. I	explain the results of the analysis o	i the contract for sale	or wny uie an	alysis was not	
performed.					··· -	
Contract Price \$ N/A Date of Con	troot NAA In the property colle	r the owner of public record?	Yes No Data	Snurre/s1		
Contract Price \$ N/A Date of Con Is there any financial assistance (loan charges,					Yes	⊠ No
is mere any imancial assistance (loan charges, If Yes, report the total dollar amount and descri		istalice, etc.) to be haid by ally ha	ity oil pelian of the bo	i i i i i i i i i i i i i i i i i i i	[] 103	27 110
if Yes, report the total dollar amount and descri	De the items to be paid.					
		· · · · · · · · · · · · · · · · · · ·				
Note: Race and the racial composition of the	he neighborhood are not apprecial factor					
	ne neighborhood are not appraisal facto		One-Unit I	Journal	Present Land	i lea-%
					One-Unit	80 %
	Rural Property Values Increase		V		2-4 Unit	5 %
	Under 25% Demand/Supply Shortag				Multi-Family	5 %
			235 Hig		Commercial	10 %
Neighborhood Boundaries MCHENRY A BOUNDARY OF BALTIMORE PIKE	AVE, BALTIMORE AVE, YOAST A		102 Pre		Other	94
	EST SIDE NEIGHBORHOOD OF					YMENT
Neighborhood Description THIS IS A W FREEWAYS, AND PLACES OF WO		SKEATER CHICKINATI. 3	CHOOLS, SHOP	FING, FAI	INO, LIVII LO	TIVILLIA !
FREEWATS, AND PLACES OF WO	ROHIF ARE ALL NEARD I.					
Market Conditions (including support for the ab	have conclusions) THE MARKET I	S PRESENTLY IN BALANC	E WITH HOMES	SELLINT	YPICALLY	FSS
THAN 90 DAYS.	THE WATER	4.	DE VALLITIONIEO	OLLL JA	TT TO TELL TE	
THAN 30 DATS.						
Dimensions 50 X 115	Area 5,750 Sq.	Et Shane REC	rangular	\iew RE	SIDENTIAL.	
Specific Zoning Classification RESIDENTIA		SINGLE FAMILY	THE COLD III	11011 112	OIDEITH II.	
	nconforming (Grandfathered Use) No Zo					
Is the highest and best use of subject property						
is the highest and beet also of subject property		specifications) the present use?	X Yes No	If No. desc	ribe	
		specifications) the present use?	⊠ Yes □ N	If No, desc	cribe	
Utilitles Public Other (describe)						Private
	Public Other	(describe) Off-s	Yes N'			Private
Utilities Public Other (describe) Electricity	Public Other	(describe) Off-s	ite Improvements - Ty		Public F	Private
Electricity 🗵 🗌	Public Other Water	(describe) Off-s	ite Improvements - Ty MACADAM	pe	Public F	
Electricity	Public Other Water	Company Comp	ite Improvements - Ty MACADAM 6 B	pe FEMA Map I	Public F	
Electricity	Public Other Water	Company Comp	ite Improvements - Ty MACADAM 6 B	pe FEMA Map I	Public F	
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Real Property Appraisal Company (213) 001-7702

Case 1:02-cv-00107-SAS Document 172-2 Filed 04/19/2007 Page 37 of 70 Uni Residential Appraisal Republic

	ort is to provide the len	uei/chent with all ac	curate, and adequates	y supported, opi	HIGH OF THE	rket value	or the subject	noncity.
Property Address 3012 WESTKNOLLS	SLANE		City CINCINNA	TI	State	OH :	Zip Code 4521	1
Borrower KELVIN JENKINS	0	wner of Public Record	1		Coun	ty HAMI	LTON	
Legal Description LOT 78 ORLAND AC							-	
Assessor's Parcel # 206-0012-0067	<u></u>		Tax Year 2004		R.E.	Taxes \$ 7	72.00°	
Neighborhood Name WESTWOOD			Map Reference E	NCI OSED		us Tract 8		
	cant S	nacial Accessments C	8.24 URBAN FO					per month
			0.24 UNDAN FC	UKESI FU	U HUA O NII	<u> </u>	her Acdi	per monar
Property Rights Appraised 🔀 Fee Simple		Other (describe)					00500 004	
Assignment Type Purchase Transaction			lescribe) DETERM	INE THE DAN	<u>MAGEOF A S</u>	EWER A	CCESS DRA	IIN
Lender/Client ATTORNEY ARTHUR			NATI, 0H 45206					
Is the subject property currently offered for sa	le or has it <u>been offered fo</u>	or sale in the twelve m	onths prior to the effec	tive date of this a	ppraisal?	\	Yes 🔀 No	
Report data source(s) used, offering price(s),	and date(s). MLS,	PACE, CT. HOUS	SE					
I did did not analyze the contract for	or sale for the subject pur	chase transaction. Ext	plain the results of the	analysis of the co	ntract for sale or	why the a	nalysis was not	
performed.	or 545 to: 416 545 jost par	41.000 04.104.00.11, 2.4				,	,,	
Contract Price \$ N/A Date of Co	intract N/A	le the property celler t	he owner of public rec	ord? Xes	No Data S	OUTCE(S)		
Is there any financial assistance (loan charges							Yes	⊠ No
		a uowiipayiileiit assisi	iance, etc.) to be paid	ny any panty on b	Elian of the both	OMCI:	165	M HO
tf Yes, report the total dollar amount and desc	nde the nems to be paid.							
			<u> </u>					
Note: Race and the racial composition of	the neighborhood are n	ot appraisal factors.						
Neighborhood Characteristics			Housing Trends	2.台灣南京。	One-Unit He	ousing	- Present Land	i Use %
Location Urban Suburban		alues Increasing		Declining	PRICE	AGE	One-Unit	80 %
	Under 25% Demand/S		∑ In Balance	Over Supply	\$ (000)		2-4 Unit	5 %
	-					(yrs)		
Growth Rapid Stable	Slow Marketing		ths 🔀 3-6 mths	Over 6 mths	20 Low	20	Multi-Family	5 %
	AVE, BALTIMORE A				23 5 ਜੋਵੰ	60	Commercia!	10 %
BOUNDARY OF BALTIMORE PIKE					.02 Pred.	43	ther	%
Neighborhood Description THIS IS A V	VEST SIDE NEIGHE	ORHOOD OF G	REATER CINCINI	NATI. SCHOO	OLS, SHOPP	ING, PAI	RKS, EMPLO	YMENT,
FREEWAYS, AND PLACES OF WO								
Market Conditions (including support for the a	above conclusions)	THE MARKET IS	PRESENTLY IN E	BALANCE WI	TH HOMES	SELL IN	YPICALLY	FSS
THAN 90 DAYS.	De to belloudione/	+ 11 <u>12 100 a ci ce i 19</u>	, INCOLITED HAT	STEPHEN TO	7.11.11.01.11.LO	JECE III	TITIONALLI	
THAN 90 DATS.		- / k z / -						
Discourse and the second			- 01			Winner St.	015515141	
Dimensions 50 X 115		Area 5,750 Sq.Ft		e RECTANG	<u>ULAR</u>	VIEW R	SIDENTIAL	
Specific Zoning Classification RESIDENTI		Zoning Description S			_			
Zoning Compliance 🔀 Legal 🔲 Legal No	nconforming (Grandfather	red Use) 🔲 No Zoni	ng 🔲 lilegal (descrit	oe)				
Is the highest and best use of subject property	v as improved for as prop	seed per plane and en	747 A1 A A1		personal control control			
	y ao mapiotou (or ao prop	ioseu pei pians anu sp	pecifications) the prese	nt use? 🛮 🖂	Yes No	If No, des	cribe	
	y ao improvou (or ao prop	oseu per pians and sp	pecifications) the prese	nt use? ⊠	Yes No	If No, des	scribe	
Utilities Public Other (describe)								Private
Utilities Public Other (describe)		Public Other (d		Off-site Impr	ovements - Type		Public F	Private
Electricity 🗵	Water	Public Other (d		Off-site Impr	ovements - Type			Private
Electricity 🖂 🗌	Water Sanitary Sev	Public Other (d	escribe)	Off-site Impr Street MAC Alley	ovements - Type	e	Publi: !	
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There are 205 comparable	e biobeines catterns	OHEIEU IOI SAIE III II	ie adplect neighborn	ood ranging in price	1011 4 2 1,000	to \$ 244	
There are 320 comparable	e sales in the subject	neighborhood within	the past twelve mont	ths ranging in sale pri	ce from \$ 20,000	to \$ 2	35,000
FEATURE	SUBJECT	COMPARABI	E SALE # 1	COMPARABL	E SALE # 2	COMPARABL	E SALE # 3
Address 3012 WESTKNO		2925 WESTKNO		2905 WESTKNO		2918 AQUADALE	LANE
CINCINNATI, OF							a
Proximity to Subject		0.17 miles		0.20 miles		0.15 miles	
Sale Price	\$ N/A	0.17 miles	\$ 83,000	o.zo miles	\$ 97,000		\$ 87,200
		\$ 94.30 ca#	93,000	\$ 88 02 cn ff	97,000	\$ 79.13 soft	
Sale Price/Gross Liv. Area	\$ sq.ft.					PACE/MLS/CT.	
Data Source(s)		PACE/MLS/CT. I	HOUSE	PACE/MLS/CT. H	10055	FACE/IVILO/CT.	1003E
Verification Source(s)	美国的				704.	DECORPTION	1 / \ 6 Adlination
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		CONVENTIONA		CONVENTIONA		CONVENTIONA	
Concessions		NONE		NONE		NONE	
Date of Sale/Time		6/05		10/04		9/15	
Location	WESTWOOD	WESTWOOD		WESTWOOD		W/ESTWOOD	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	.13 ACRE	.14 ACRE		.14 ACRE		.23 ACRE	-3,000
View				RESIDENTIAL		RESIDENTIAL	0,000
	RESIDENTIAL	RESIDENTIAL RANCH		RANCH		RANCH	
Design (Style)	RANCH					BRICK	
Quality of Construction	BRICK	BRICK		BRICK			
Actual Age	42 YRS.	45 YRS.		45 YRS.		44 YRS.	
Condition	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	6 3 2	6 3 2		6 3 2		6 3 2	
Gross Living Area	1,102 sq.ft.	7		1,102 sq.ft.		1,102_sq.ft.	
Basement & Finished	FULL,	FULL,		FULL,		FULL,	
Rooms Below Grade	1 ROOM	1 ROOM		1 ROOM		1 ROOM	
				AVERAGE		AVERAGE	
Functional Utility	AVERAGE	AVERAGE_				GAS/CAC	
Heating/Cooling	GAS/CAC	GAS/CAC		GAS/WALL			
Energy Efficient Items	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Garage/Carport	1 CAR B-I	1 CAR B-I		1 CAR B-I		1 CAR B-I	-
Porch/Patio/Deck	PATIO	PATIO		PATIO	W	PATIO	
FENCE	YES	NO	³+500	NO		YES	
SEWER ACCESS	YES	NO	-2,000		-2,000	NO .	-2,000
Net Adjustment (Total)		<u> </u>	\$ 1,500	+ 🛛 -	\$ 1,500	+ 🗵 -	\$ 5,000
Adjusted Sale Price	The second	<u> </u>	1,500		1,500	Name of the last o	0,000
of Comparables			\$ 91,500		\$ 95,500	1	\$ 82,200
	the sole or transfer to	otons of the autiliant			<u>Ψ 95,500</u>		02,200
l 🔀 did 🔲 did not research	ule sale of transfer hi	story of the subject pr	operty and comparable	e saies. if not, explain			
		ales or transfers of the	subject property for th	ne three years prior to t	he effective date of th	is appraisal.	
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in term of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales, concessions granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not a calculated on a concession but the dollar amount of any adjustment should approximate the market's reportion to the financing or concession be the approximate independent. reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and his assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

 Because the appraisar is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- I have, at a minimum, developed and reported this appraisal in accordance with the scope of wor requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not de elop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject proporty.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

- 21. The lender/client may disclose or distribute this appraisal report to: the borrover; another lender at the reques of borrower; the mortgagee or its successors and assigns; mortgage insurers; government spc isored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18. United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and a gree with the appraisal assignment, have read the appraisal report, and a gree with the appraisal assignment. analysis, opinions, statements, conclusions, and the appraiser's certification.
- I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms ϵ e defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER DAVID G. BEARD, RA	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name DAVID G. BEARD, RA	Name
Company Name REAL PROPERTY APPRAISAL COMPANY	Company Name
Company Address <u>P.O. BOX 29374, CINCINNATI, OHIO</u> <u>45229-0383</u>	Company Address
Telephone Number <u>513-861-7762</u>	Telephone Number
Email Address davidbeard@fuse.net	Email Address
Date of Signature and Report	Date of Signature
Effective Date of Appraisal <u>2/10/06</u>	State Certification #
State Certification #	or State License #
or State License # 384519	State
or Other (describe) State #	Expiration Date of Certification or License
State OH	
Expiration Date of Certification or License 12/11/2006	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
3012 WESTKNOLLS LANE	☐ Did inspect exterior of subject property from street
CINCINNATI, OH 45211	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 93,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Oate of Inspection
Name ATTORNEY ARTHUR HARMON	}
Company Name ATTORNEY ARTHUR HARMON	COMPARABLE SALES
Company Address CINCINNATI, 0H 45206	Did not inspect exterior of comparable sales from street
	bid not mopost extensi of comparable sates nom sacct
Email Address	Did inspect exterior of comparable sales from street Date of Inspection
	Date of mapaction
<u> </u>	

Freddie Mac Form 70 March 2005

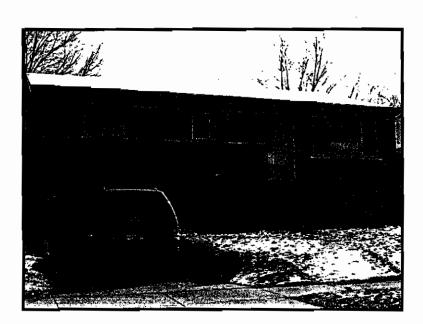
- 1 Pin

Case 1:02-cv-00107-SAS Descripted 1770 Paged 04/19/2007 Page 43 of 70

Borrower/Client KELVIN JENKINS
Property Address 3012 WESTKNOLLS LANE

City CINCINNATI County HAMILTON State OH 2:p Code 45211

Lender ATTORNEY ARTHUR HARMON



Subject Front

 3012 WESTKNOLLG LANE

 Sales Price
 N/A

 Gross Living Area
 1,102

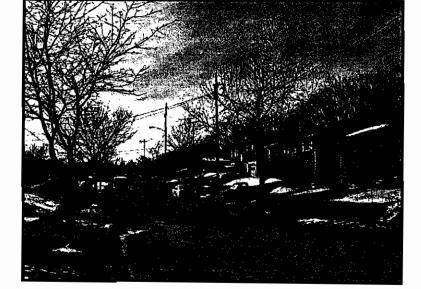
 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2

Location WESTWOOD
View RESIDENTIAL
Site .13 ACRE
Quality BRICK
Age 42 YRS.

Subject Rear



Subject Street

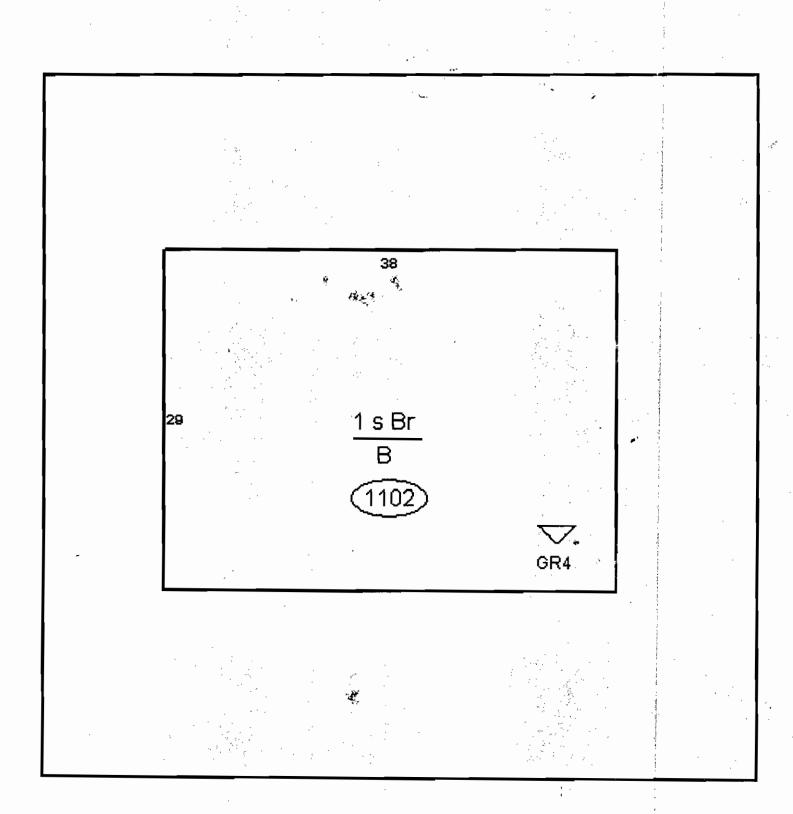
Case 1:02-cv-00107-SAS Doc**punding2sketch**iled 04/19/2007 Page 44 of 70

Borrower/Client KELVIN JENKINS

Property Address 3012 WESTKNOLLS LANE

City CINCINNATI County HAMILTON State OH Zip Code 45:11

Lender ATTORNEY ARTHUR HARMON



Case 1:02-cv-00107-SAS

Comparable Photo Page 04/19/2007

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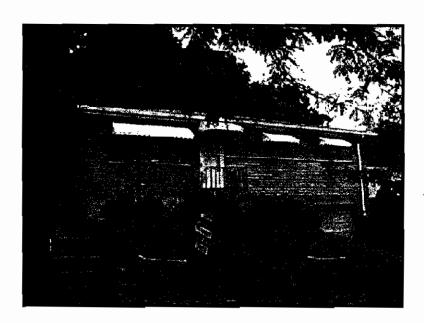
Borrower/Client KELVIN JENKINS Property Address 3012 WESTKNOLLS LANE

City CINCINNATI County HAMILTON

State_OH

Zip Code 45211

Lender ATTORNEY ARTHUR HARMON



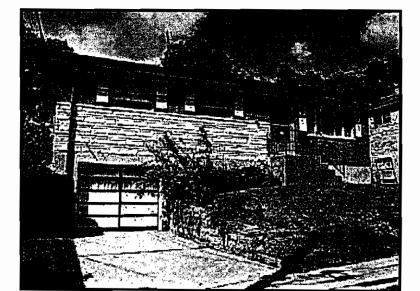
Comparable 1

2925 WESTKNOLLS LANE

Prox. to Subject 0.17 miles Sale Price 93,000 Gross Living Area 1,102 Total Rooms Total Bedrooms 3

Total Bathrooms Location WESTWOOD View RESIDENTIAL Site ..4 ACRE Quality BRICK Age . 45 YRS.

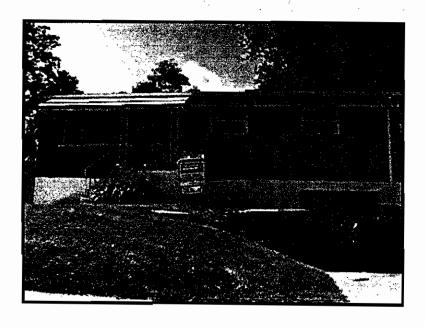
2



Com :arable 2

2905 WESTKNOLL 3 LANE Prox. to Subject 0.20 miles Sale Price 97,000 Gross Living Area 1,102 Total Roms 6 Total Bedrooms 3 2

Total Bathrooms Location WESTWOOD View RESIDENTIAL Site .14 ACRE Quality BRICK 45 YRS. Age



Comparable 3

2918 AQUADALE LANE

Prox. to Subject 0.15 miles Sale Price . 87,200 Gross Living Area 1,102 Total Rooms 6 Total Betrooms 3

Total Bathrooms WESTWOOD Location View RESIDENTIAL Site .23 ACRE Quality **BRICK** 44 YRS.

<u> </u>	<u> </u>	1 110 dr 0 17 1 0 (Jacob 0 1	<u> </u>
Borrower KELVIN JENKINS			File No.
Property Address 3012 WESTKNOLLS LANE			
City CINCINNATI	County HAMILTON	State OH	Zip Code 45211
ender ATTORNEY ARTHUR HARMON			

	Gross Living Area (GLA) Gross Building Area (GBA)	1,102 s.f. 2,204 s .f.
Areas	Square Footage	
Basement	1,102 s.f.	50% of GBA
Level 1	1,102 s.f.	50% of GBA
Level 2	<u>0</u> s.f.	O% of GBA
Level 3	0 s.f.	O% of GBA
Garage	O s.t.	O% of GBA
Other	<u>0</u> s.f.	O% of GBA
	· ·	

Area	Dimensions	Type of Area	Level
Measurements 29.00 X 38.00 29.00 X 38.00 X X X X X X X X X X X X		Living Bsmnt Garage Other	One Two Three

APPRAISER DISCLOSURE STATEMENT

In compliance with Ohio Revised Code Section 4763.12 (C)
1. Name of Appraiser: David G. Beard
2. Class of Certification/Licensure: Certified GeneralCertified ResidentialX_Licensed ResidentialTemporaryGeneralLtcensed Certification/Licensure Number: 384519
3. Scope: This reportis within the scope of my Certification/Licenseis not within the scope of my Certification/License
4. Service provided by: _xdisInterested & unbiased third partyinterested & blased third partyInterested third party on contingent fee basis
5. Signature of person preparing and reporting the appraisal
THIS FORM MUST BE INCLUDED IN CONJUNCTION WITH ALL APPRAISAL ASSIGNMENTS OR SPECIALIZED SERVICES PERFORMED BY A STATE-CERTIFIED OR STATE-LICENSED REAL ESTATE APPRAISER.

STATE OF OHIO
Department of Commerce
Division of Real Estate & Professional Licensing
Appraiser Section
Cleveland OH
(216) 787-3100
Fax (216) 787-4449
www.com.state.oh.us

NAME: David G Beard

STATE OF OHIO DIVISION OF REAL ESTATE AND PROFESSIONAL LICENSING

AN APPRAISER LICENSE/CERTIFICATE has been issued under ORC Chapter 4763 to:

LIC/CERT NUMBER: 000384519
LIC LEVEL: Licensed Residential Real Estate Appraisor
CURRENT ISSUE DATE: 12/14/2005 EXPIRATION DATE: 12/11/2006

Case 1:02-cv-00107-SAS / Document 172-2 Filed 04/19/2007

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales conce sions* granted by anyone associated with the sale.

* Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally pald by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by companisons to financing terms offered by a third party institutional lender that is not a eady involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- 2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- 5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid it they are so a sed.
- 6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- 7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or \$he considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- 8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional A praisal Practice.
- 9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
- 10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower, the mortgagee or its successes and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, construmentality of the United States or any state or the District of Columbia, except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

Freddie Mac Form 439 6-93

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to recent the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
- 2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
- 3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- 4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the properties in the vicinity of the subject property.
- 5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
- 6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
- 7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time floted in the neighborhood section of this report, unless the vector otherwise stated in the reconciliation section.
- 8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the market ability of the subject property.
- 9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconcillation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

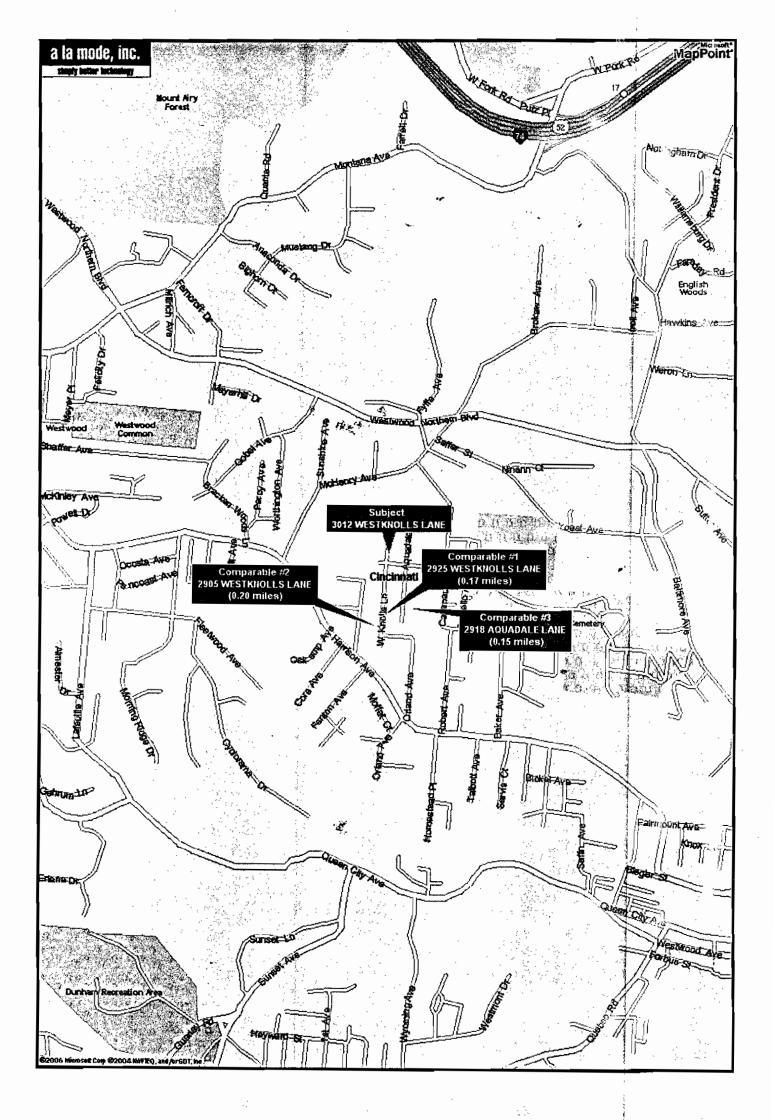
ADDRESS OF PROPERTY APPRAISED: 3012 WESTKNOLLS L	ANE, CINC	CINNATI, OH 45211	
APPRAISER:		VISORY APPRAISER (GAILY IF I	required):
Name: DAVID G. BEARD, RA	Signature: _ Name:		
Date Signed:			
State Certification #:		cation #:	
or State License #: 384519	or State Lice		
State; OH	State:	:	
Expiration Date of Certification or License: 12/11/2006	Expiration Da	ate of Certification or License:	
	☐ Did	Did Not inspect Property	
	>		

Freddie Mac Form 439 6-93

Borrower/Client KELVIN JENKINS
Property Address 3012 WESTKNOLLS LANE

City CINCINNATI County HAMILTON State OH Zip Code 45211

Lender ATTORNEY ARTHUR HARMON



SUMMARY OF SALIENT FEATURES

	Subject Address	3012 WESTKNOLLS LANE		; ;
	Legal Description	LOT 78 ORLAND ACS SUBDIVISION BLK C		
NOI	City	CINCINNATI		:
SUBJECT INFORMATION	County	HAMILTON		
ECT INF	State	OH		
SUB	Zip Code	45211	· • • • • • • • • • • • • • • • • • • •	1
	Census Tract	88.00		5
	Map Reference	ENCLOSED	X.	
PRICE	Sale Price	N/A	*	
SALES PRICE	Date of Sale	N/A		
	Borrower / Client	KELVIN JENKINS		- 1: Man
CLIENT	Lender .	ATTORNEY ARTHUR HARMON	,	<u> </u>
	Size (Square Feet)	1,102		
ITS	Price per Square Foot	3		
N OF IMPROVEMENTS	Location	WESTWOOD		
F (MPR	Age	42 YRS.		
	Condition	AVERAGE	•	
DESCRIPTION	Total Rooms	6	,	
G	Bedrooms	3		
	Baths	2	· 	
ISER	Appraiser	DAVID G. BEARD, RA		
APPRAISER	Date of Appraised Value	2/10/06		
VALUF	Final Estimate of Value	3 93,000	11 1	

Real Property Appraisal Company (513) 801-7702

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Case 1:02-cv-00107-SA\$ Document 172-2 Filed 04/19/2007 Filed 04/19/2007 File# The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property. State OH Zip Code 45211 Property Address 3012 WESTKNOLLS LANE City CINCINNATI Owner of Public Record County HAMILTON BOTTOWER KELVIN JENKINS Legal Description LOT 78 ORLAND ACS SUBDIVISION BLK C R.E. Taxes \$ 772.00 Assessor's Parcel # 206-0012-0067 Tax Year 2004 Map Reference ENCLOSED Census Tract 88.00 Neighborhood Name WESTWOOD HOA \$ N/A per month Special Assessments \$ 8.24 URBAN FOREST PUD per year Occupant 🔀 Owner 📃 Tenant 🔛 Vacant Property Rights Appraised 🔀 Fee Simple Leasehold Other (describe) Assignment Type Purchase Transaction Other (describe) DETERMINE THE DAMAGEOF A SEWER ACCESS DRAIN Refinance Transaction Address CINCINNATI, 0H 45206 Lender/Client ATTORNEY ARTHUR HARMON Yes 🔀 No Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Report data source(s) used, offering price(s), and date(s). MLS, PACE, CT. HOUSE I 🗍 did 🔀 did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Contract Price \$ N/A Date of Contract N/A ⊠ N⊃ ?9Y Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? If Yes, report the total dollar amount and describe the items to be paid. Note: Race and the racial composition of the neighborhood are not appraisal factors. Present Land Use % Neighborhood Characteristics One-Unit Housing Trends **One-**Unit Housing PRICE One-Unit 80 % Suburban Rural Property Values 🔀 Increasing Stable Declining AGE Urban 5 % Under 25% Demand/Supply Shortage 🔀 In Balance Over Supply \$ (000) 2-4 Unit Built-Up 25-75% (yrs) Marketing Time ☐ Under 3 mths ☒ 3-6 mths Multi-Family 5 % Rapid Stable Slow Over 6 mths 20 Low 20 Growth 10 % MCHENRY AVE, BALTIMORE AVE, YOAST AVE, NORTH AND WEST High Commercial Neighborhood Boundaries 235 60 BOUNDARY OF BALTIMORE PIKE CEMETERY, BAKER PL, HARRISON AVE, MCHENRY AVE 102 Pred. Other œ THIS IS A WEST SIDE NEIGHBORHOOD OF GREATER CINCINNATI. SCHOOLS, SHOPPING, PARKS, EMPLOYMENT Neighborhood Description FREEWAYS, AND PLACES OF WORSHIP ARE ALL NEARBY. THE MARKET IS PRESENTLY IN BALANCE WITH HOMES SELL IN TYPICALLY LESS Market Conditions (including support for the above conclusions) THAN 90 DAYS. Area 5,750 Sq.Ft. Shape RECTANGULAR View RESIDENTIAL Dimensions 50 X 115 Specific Zoning Classification RESIDENTIAL Zoning Description SINGLE FAMILY Zoning Compliance 🔀 Legal 🔲 Legal Nonconforming (Grandfathered Use) 🔲 No Zoning 🔲 Illegal (describe) Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? X Yes No if No, destibe Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type **Public** Private Electricity \boxtimes Water Street MACADAM Alley Gas Sanitary Sewer \boxtimes C X Yes FEMA Man Date 10/15/82 FEMA Special Flood Hazard Area ☐ Yes ⊠ No FEMA Flood Zone FEMA Map # 390210 0016 B Are the utilities and off-site improvements typical for the market area? No If No. describe Yes No If Yes, describe Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? General Description Foundation Exterior Description **** materials/condition Interior materials/condition Units 🔀 One 🔲 One with Accessory Unit Concrete Slab Crawl Space Foundation Walls POURED/GOOD Floors U/K/U/K # of Stories Full Basement Partial Basement **Exterior Walls** BRICK/AVG. Walls DRYWALL/AVG Type 🔀 Det. Att. S-Det./End Unit Basement Area 1,102 sq.ft. Roof Surface WOOD/AVERAGE Trim/Finish COMP/AVG. 🛮 Existing 🔲 Proposed 🔲 Under Const. Basement Finish Gutters & Downspouts ALUM/AVERAGE Bath Floor 50 % U/K/U/K Design (Style) RANCH Outside Entry/Exit Sump Pump Window Type Bath Wainscot U/K/U/K ALUMINUM/AVG Evidence of Infestation NONE Year Built 1962 Storm Sash/Insulated YES/GOOD Car Storage None Effective Age (Yrs) 20-30 YRS Dampness Settlement # of Cars Screens YES/GOOD 🔀 Driveway Attic None leating 🔀 FWA HWBB Amenities Woodstove(s) # Driveway Surface Drop Stair Stairs Other Fireplace(s) # Fence Garage # of Cars l Fuel Floor Scuttle Cooling Central Air Conditioning ∠ Patio/Deck Porch Carport # of Cars Finished Individual Other * Pool Other Att. Det. 🛛 Built-in Appliances 🔀 Refrigerator 🔀 Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe) Bath(s) 1,102 Square Feet of Gross Living Area Above Grade Finished area above grade contains: 6 Rooms 3 Bedrooms Additional features (special energy efficient items, etc.). CENTRAL AIR CONDITIONING Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). THIS WAS AN EXTERIOR APPRAISAL, THE APPRAISER DID NOT HAVE ACCESS TO THE INTERIOR Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

Does the property generally contorm to the neighborhood (functional utility, style, condition, use, construction, etc.)?

Yes No If No, describe

File#

Sale Price/Gross Liv. Area \$ sq.ft. \$ 84.39 sq.ft. \$ 88.02 sq.ft. \$ 79.13 sq.ft. Data Source(s) PACE/MLS/CT. HOUSE PACE/MLS/CT. HOUSE PACE/MLS/CT. HOUSE Verification Source(s)	LE SALE # 3 E LANE \$ 87,200 HOUSE +(-) \$ Adjustment -3,000
Address 3012 WESTKNOLLS LANE	\$ 87,200
Productive Company C	\$ 87,200 HOUSE +(-) \$ Adjustment -3,000
Proximity to Subject	+(-) \$ Adjustment -3,000
Sale Price	+(-) \$ Adjustment -3,000
Data Source(s) PACE/MLS/CT. HOUSE PACE/MLS/CT. HOUSE PACE/MLS/CT. HOUSE PACE/MLS/CT. HOUSE PACE/MLS/CT. HOUSE Verification Source(s) Verification DESCRIPTION +(-) \$ Adjustment DESCRIPTION AND IN INFORMATION DESCRIPTION AND INFORMATION DESCRIPTION DESCRIPTION AND INFORMATION DESCRIPTION AND INFORMATION DESCRIPTION AND INFORMATION DESCRIPTION DESCRIPTION AND INFORMATION DESCRIPTION DESCRIPTIO	+(-) \$ Adjustment -3,000
Value Adjustment	+(-) \$ Adjustment
VALUE ADJUSTMENTS	-3,000
CONVENTIONA	-3,000
Date of Sale/Time	-3,000
Date of Sale/Time	
Location	
Leasehold/Fee Simple	
Site	
Design (Style) RANCH RA	
Duality of Construction	
Actual Age	
AVERAGE AVERAGE AVERAGE AVERAGE AVERAGE AVERAGE	
Above Grade	
Room Count	
Gross Living Area	
Basement & Finished Rooms Below Grade 1 ROOM	
Rooms Below Grade	-2,000
Functional Utility AVERAGE AVERAGE AVERAGE AVERAGE Heating/Cooling GAS/CAC GAS/CAC GAS/CAC Energy Efficient Items AVERAGE AVERAGE AVERAGE Garage/Carport 1 CAR B-I 1 C	-2,000
Heating/Cooling	-2,000
Energy Efficient Items	-2,000
Garage/Carport 1 CAR B-I Porch/Patio/Deck PATIO PAT	-2,000
Porch/Patio/Deck PATIO PATIO PATIO FENCE YES NO 3+500 NO +500 YES SEWER ACCESS YES NO -2,000 NO -2,000 NO Net Adjustment (Total) □ + ⋈ - \$ 1,500 □ + ⋈ - \$ 1,500 □ + ⋈ - \$ 4djusted Sale Price of Comparables	-2,000
SEWER ACCESS YES NO	-2,000
Net Adjustment (Total)	-2,000
Adjusted Sale Price of Comparables \$ 91,500 \$ 95,500 \$	
Adjusted Sale Price of Comparables \$ 91,500 \$ 95,500 \$	
of Comparables \$ 91,500 \$ 95,500 \$	\$ 5,000
	\$ 82,200
My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. Data Source(s) MLS, CT. HOUSE, PACE My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.	
Data Source(s) MLS, COURT HOUSE, PACE	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).	3).
ITEM SUBJECT COMPARABLE SALE #1 COMPARABLE SALE #2 CCC ARABLE SALE	
Date of Prior Sale/Transfer 3/05 12/04 N/A N/A	
Price of Prior Sale/Transfer U/K-QUIT CLAIM 63,000 N/A N/A	
Data Source(s) CT. HOUSE, MLS, PACE CT. HOUSE, MLS, PACE CT. HOUSE, MLS, PACE CT. HOUSE, MLS, PACE	RABLE SALE #3
Effective Date of Data Source(s) 2/06 2/06 2/06	RABLE SALE #3
Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT TRANSFERED IN 3/05 VIA QUIT CLAIM WITH THE SUBJECT TRANSFE	RABLE SALE #3
PRICE UNKNOWN, AND IN 12/04 FOR AN UNDISCLOSED AMOUNT ALSO.	RABLE SALE #3
	RABLE SALE #3
Summary of Sales Comparison Approach ALL OF THE SALES ARE FROM THE SUBJECTS IMMEDIATE NEIGHBORHOOD. THE LOT SIZE OF	RABLE SALE #3 E, MLS, PACE M WITH THE
	RABLE SALE #3 E, MLS, PACE M WITH THE T SIZE OF SALE
REQUIRED AN ADJUSTMENT BECAUSE IT WAS MUCH LARGER THAN THE SUBJECT, AND THE WALL AIR CONDITIONING OF SALE ALSO DIFFERENT FROM THE SUBJECT & REQUIRED AN ADJUSTMENT. IN ORDER TO ACCURATELY REFLECT THE MEGATIVE EF	RABLE SALE #3 SE, MLS, PACE M WITH THE T SIZE OF SALE G OF SALE #2 IS SATIVE EFFECT
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit, including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletines to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales, concessions* granted by anyone associated with the sale

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Freddie Mac Form 70 March 2005

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales companison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal reportion from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed reports, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as tho, terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER DAVID G. BEARD, RA	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name DAVID G. BEARD, RA	Name
Company Name REAL PROPERTY APPRAISAL COMPANY	Company Name
Company Address P.O. BOX 29374, CINCINNATI, OHIO 45229-0383	Company Address
Telephone Number 513-861-7762	Telephone Number
Email Address davidbeard@fuse.net	Email Address
Date of Signature and Report	Date of Signature
Effective Date of Appraisal 2/10/06	State Certification #
State Certification #	or State License #
or State License # 384519	State
or Other (describe) State #	Expiration Date of Certification or License
State OH	
Expiration Date of Certification or License 12/11/2006	SUBJECT PROPERTY
ADDDEOG OF DDODEDT / ADDDAUGED	☐ Did not inspect subject property
ADDRESS OF PROPERTY APPRAISED	☐ Did inspect exterior of subject property from street
3012 WESTKNOLLS LANE	Date of Inspection
CINCINNATI, OH 45211 APPRAISED VALUE OF SUBJECT PROPERTY \$ 93,000	Did inspect interior and exterior of subject property
	Date of Inspection
LENDER/CLIENT	
Name ATTORNEY ARTHUR HARMON	COMPARABLE SALES
Company Name ATTORNEY ARTHUR HARMON	
Company Address CINCINNATI, 0H 45206	Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Freddie Mac Form 70 March 2005

Borrower/Client KELVIN JENKINS
Property Address 3012 WESTKNOLLS LANE

City CINCINNATI County HAMILTON State OH Zip Code 45211

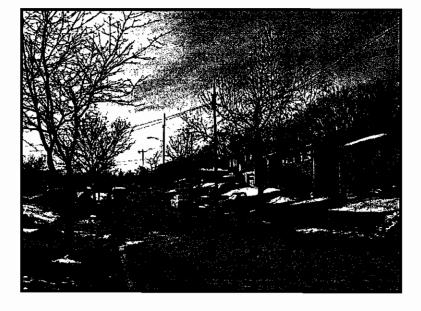
Lender ATTORNEY ARTHUR HARMON



Subject Front

3012 WESTKNOLLS LANE
Sales Price N/A
Gross Living Area 1,102
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2

Subject Rear



Subject Street

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Borrower/Client KELVIN JENKINS
Property Address 3012 WESTKNOLLS LANE
City CINCINNATI County HAMILTON State OH Zip Code 45211
Lender ATTORNEY ARTHUR HARMON

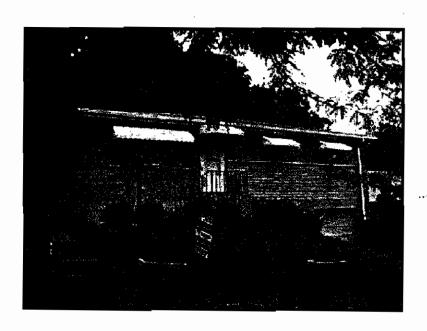
- : Case 1:02-cv-00107-SAS Decimentable Photo Page 19/2007 Page 62 of 70

Borrower/Client KELVIN JENKINS

Property Address 3012 WESTKNOLLS LANE

City CINCINNATI County HAMILTON State OH Zip Code 4:211

Lender ATTORNEY ARTHUR HARMON



Comparable 1

 2925 WESTKNOLLS LANE

 Prox. to Subject
 0.17 miles

 Sale Price
 93,000

 Gross Living Area
 1,102

 Total Rooms
 6

 Total Bedrooms
 3

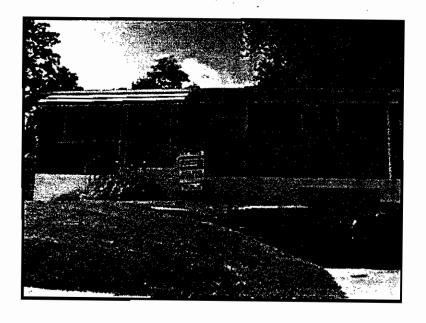
Total Bathrooms 2
Location WESTWOO 7
View RESIDENTIAL
Site .14 ACRE
Quality BRICK
Age .45 YRS.



Comparable 2

2905 WESTKNOLLS LANE
Prox. to Subject 0.20 miles
Sale Price 97,000
Gross Living Area 1,102
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2

Location WESTWOOD
View RESIDENTIAL
Site .14 ACRE
Quality BRICK
Age 45 YRS.



Comparable 3

2918 AQUADALE LANE
Prox. to Subject 0.15 miles
Sale Price 87,200
Gross Living Area 1,102
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2

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Borrower KELVIN JENKINS	1900 ipoodinioni 1722	- Filed 04/13/200/	File No. 03 Of 70	
Property Address 3012 WESTKNOLLS LAN				
City CINCINNATI	County HAMILTON	State OH	Zip Code 45211	<u> </u>
Lender ATTORNEY ARTHUR HARMON			, , , , , , , , , , , , , , , , , , , ,	

Gross Living Area (GLA) 1,102 s.f. Gross Building Area (GBA) 2,204 s.f.				
Areas	Square Footage			
Basement Level 1 Level 2 Level 3 Garage Other	1,102 s.f. 50% of GBA 1,102 s.f. 50% of GBA 0 s.f. 0% of GBA			

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APPRAISER DISCLOSURE STATEMENT

In compliance with Ohio Revised Code Section 4763.12 (C) David G. Beard 1. Name of Appraiser:_ 2. Class of Certification/Licensure: Certified General Certified Residential Licensed Residential Temporary __General ___Licensed 384519 Certification/Licensure Number: 3. Scope: This report x is within the scope of my Certification/License _is not within the scope of my Certification/License 4. Service provided by: x_disinterested & unbiased third party interested & biased third party Interested third party on contingent fee basis Signature of person preparing and reporting the appraisa THIS FORM MUST BE INCLUDED IN CONJUNCTION WITH ALL APPRAISAL ASSIGNMENTS OR SPECIALIZED SERVICES PERFORMED BY A STATE-CERTIFIED OR STATE-LICENSED REAL ESTATE APPRAISER.

STATE OF OHIO
Department of Commerce
Division of Real Estate & Professional Licensing
Appraiser Section
Cleveland OH
(216) 787-3100
Fax (216) 787-4449
www.com.state.oh.us

STATE OF OHIO DIVISION OF REAL ESTATE ' AND PROFESSIONAL LICENSING

AN APPRAISER LICENSE/CERTIFICATE has been issued under ORC Chapter 4763 to:

EXPIRATION DATE: 12/11/2006 CURRENT ISSUE DATE: 12/14/2005 NAME: David G Beard LIC LEVEL: Licensed Residential Real Estate Appraiser _IC/CERT NUMBER: 000384519

Corm CP4 - #TOTAl for Mindowski approisal authors by a la made ins - 1 000 Al ARADD

Filed 04/19/2007

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is and for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

* Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily ide. if lable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made at the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- 2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraisar will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- 5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
- 6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- 7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- 8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
- 9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or afterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
- 10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower, the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentally of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to delacollection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other med 1.

Freddie Mac Form 439 6-93

Page 1 of 2

TO SECURE OF THE PROPERTY OF T

Fannie Mac Form 1004B 6-93

AND ROBERT CO.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

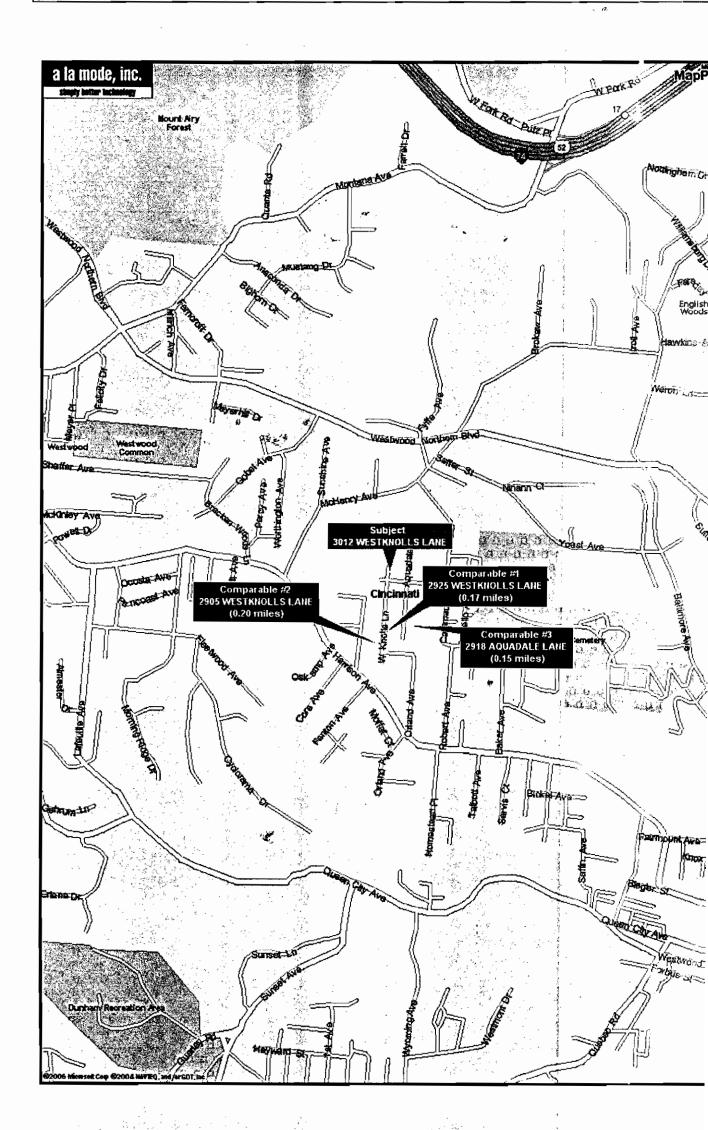
- 1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
- 2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
- 3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- 4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal repor on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the prese. owners or occupants of the properties in the vicinity of the subject property.
- 5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
- 6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
- 7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
- 8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
- 9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report. I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser,

agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 3012 WESTK	NOLLS LANE, CINCINNATI, OH 45211
APPRAISER A R	SUPERVISORY APPRAISER (only if required):
Signature:	Signature:
Name: DAVID G. BEARD, RA	Name:
Date Signed:	Date Signed:
State Certification #:	State Certification #:
or State License #: <u>384519</u>	or State License #:
State: <u>OH</u>	State:
Expiration Date of Certification or License: 12/11/2006	Expiration Date of Certification or License:
	☐ Did ☐ Did Not Inspect Property
Freddie Mac Form 439 6-93	Page 2 of 2 Fannie Mae Form 1004B 6-93

	<u> </u>		
Borrower/Client KELVIN JENKINS			
Property Address 3012 WESTKNOLLS LANE			
City CINCINNATI	County HAMILTON	State OH	Zip Code 45211
Landar ATTORNEY ARTHUR HARMON			



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City of Cincinnati



Department of the City Solicitor Courts Division

Room 226, City Hall 801 Plum Street Cincinnati, Ohio 45202-5705 Phone (513) 352-5333 (513) 352-5217 Fax

March 23, 2006

J. Rita McNeil City Solicitor

Ernest F. McAdams, Jr. City Prosecutor

Arthur W. Harmon, Jr. Harmon, Davis & Associates 1200 Cypress Street Cincinnati, Ohio 45206

Re: Your client Kelvin Jenkins

Dear Mr. Harmon: 🤌

Our offer of \$13,280.00 for Mr. Jenkins damages is a final offer.

Please advise your client and if he is willing to accept this final offer of settlement, I will process the necessary paperwork and send you a Release for your client's signature.

Sincerely,

Assistan(Solicitor

352 -3338 Carset Decree

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